IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Examiner: Clement B. Graham

Art Unit: 3691

Re: Our file:

For:

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Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan

Applicant: Serial No.: 10/046.945 01/14/2002

Filed:

Automated Loan Risk Assessment System and Method

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

- 1. Notice of Appeal (1 page)
- 2. Petition for Extension of Time (1 page)
- 3. Transmittal Sheet (1 page)

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefor. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, Account No. 503571.

Respectfully submitted,

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CERTIFICATE OF ELECTRONIC FILING

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